I here certify that this correspondence is being deposited the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Mail Stop RCE, Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on January 18, 2007.

Raymond A. Joac

## JBF02

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO, ET AL.

SERIAL NO. : 09/875,717

FILED : JUNE 6, 2001

FOR : FINANCIAL TRANSACTION AND/OR WIRELESS

COMMUNCIATION DEVICE AUTHORIZATION,

NOTIFICATION AND/OR SECURITY APPARATUS AND

METHOD

EXAMINER : J. LIVERSEDGE

GROUP : 3628

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment and Response to Office

Action in response to the Office Action, mailed September 19,

2006, wherein the Examiner rejected Claims 13-32 in view of a
prior art reference.

A Petition For Extension of Time under 37 C.F.R.

1.136(a) for a One-Month Extension of Time is submitted
herewith. A Credit Card Payment Form for \$60.00 for the fee
for the Petition for a One-Month Extension of Time, is
submitted herewith. A Fee Transmittal Sheet (in duplicate)
for the fee for the Petition for a One-Month Extension of
Time is also submitted herewith. Applicant respectfully
requests a One-Month Extension of Time to respond to the
Office Action, mailed September 19, 2006.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: